



## Community Bank of Mellier Haiti

### Carlisle UMC + Methodist Church of Haiti

## BACKGROUND

Since the January 12, 2010 earthquake CUMC has sent 9 teams to serve in Haiti. To date 43 members of CUMC have travelled to Haiti... 25 have been on several trips. CUMC teams have helped to rebuild churches in five communities, helped to build a Clinic / Community Center, worked on a guest house, delivered water filters to 327 families, offered VBS and other children's activities, visited orphanages and Grace Children's Hospital, donated funds to school lunch programs and helped with keeping a school open by paying teacher salaries.

Since the "Haiti Response Plan" ended in Oct 2013 we have been looking for ways to continue serving in Haiti when the construction projects are complete. We have learned of other UMCs who consistently return to the same community and have seen a greater impact in long-standing relationships and sustainable community development projects.

## CHANGING LIVES IN MELLIER

In 2011 we sent two teams to serve in Mellier. Each team worked on the reconstruction of the Methodist church near the epicenter of the earthquake. In 2017 we connected with Bob Ford from "Water to Life" for water filters. We learned of Bob's heart for the Mellier community and opportunities for multiple churches/NGOs to help Mellier move forward. Today Mellier is a community of nearly 12,000 people located throughout a region near the Port-Au-Prince Bay.

Lake Lotawana Community UMC from the Missouri Conference began a "Chicken Project". This project aims to provide eggs to the local market, create jobs to reduce poverty and support Mellier Methodist primary school. Water to Life and the Missouri Conference are making a long-term investment in Mellier and are looking for other partners to join.

Renette, a 50 year old mother of 5 children, shared that because of the Methodist microcredit program she is able to make a profit and meet her family's basic needs. She increased her inventory, which led to a better profit and sales and she was able to feed her family, pay children's tuition and more importantly increase the decision-making power in her house. *"I did not have a savings book before, but now because of the community bank, I have managed to save 7350 gourdes (\$120 US) as a reserve for the most difficult times."*

Manila Charles from Anse-a-Galets said the loan helped her reinforce her small business and she generated profit, not only to pay the interest, but also to improve the economic conditions of her family by providing more food and paying her children's tuition. She is also saving for unforeseen family emergencies, but states the other advantages of the support and solidarity of the women of the bank are equally significant and important in her life.

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Loans in other communities have been for businesses selling fresh fruits and vegetables in the local markets; making and selling "prepared food" such as fry bread; selling cosmetics; purchasing goats and chickens to raise and sell; selling clothes; selling dried goods (beans, rice, spaghetti, etc.); selling "pig food".

# OPENING A COMMUNITY BANK

The Methodist Church of Haiti has a successful micro-credit program with 43 banks throughout Haiti through structured Community Banks that provide training and loans to local small business owners. Working in a small group the members are able to increase their family income, pay for children's education, learn better business practices and increase their standing within their families and community. Leaders of the Mellier Methodist Church are very interested in this opportunity, but a church is needed to fund the startup of the Community Bank and micro-credit program.

CUMC is eager to raise funds to begin the Community Bank of Mellier. Church leaders would pick 15 individuals (mostly women) with current businesses who are seeking a loan. The Methodist Church of Haiti would provide 3 months of training in best business practices that include inventory control, bookkeeping and saving. A local person is trained to be the loan officer and checks in regularly with each member. Each member receives a loan of up to \$320 that is repaid with interest within a year. The group meets weekly to continue learning, holding each other accountable, and eventually becoming the stewards of the bank for loans in the second year. The Methodist Church of Haiti has a 98% loan repayment rate!

## COMMUNITY BANK COST

Initial investment for CUMC. By year 2, the Community Bank is self-sustaining and offering new loans.

Local Staff and Leadership Development: \$5,400

Methodist Church of Haiti Trainer (stipend & travel costs): \$2,000

Materials and Training: \$3,000

Loans: \$4,800

**Total Cost: \$15,200**

## TIMELINE

March-May – Raise Funds (return designated envelopes to Church Office)

June – Send funds to Haiti

June/July/Aug – Mellier Church organizes bank with guidance of the Methodist Church Staff; Community Bank members are chosen

Fall – Community Bank Training begins

Jan 2019 – CUMC visits Mellier and local bank members



## Help Support the Community Bank of Mellier

At CUMC: Use Mellier Community Bank

Envelope. Return to

Pastor Mira or

Rich Charette.

Via Mail: CUMC, attn:

Pastor Mira, 45 S West

Street, Carlisle, PA

17013.

Checks payable to:

Carlisle UMC, memo:

Haiti CB

Questions: Contact

Rich Charette,

[rcharette62@comcast.net](mailto:rcharette62@comcast.net)

Encourage friends and family beyond CUMC to help make a difference in the lives of people in Mellier with micro credit loans.

